

Information to identify the case:

Debtor 1	Victoria R. Urbaniak	Social Security number or ITIN	xxx-xx-4133
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **12-22792-GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Victoria R. Urbaniak

9/18/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Victoria R. Urbaniak
DebtorCase No. 12-22792-GLT
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam
Form ID: 3180WPage 1 of 2
Total Noticed: 33

Date Rcvd: Sep 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2017.

db +Victoria R. Urbaniak, 3544 Bethoven Street, Pittsburgh, PA 15213-1018
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
 r +Re/Max Realty Brokers, 5608 Wilkins Avenue, Pittsburgh, PA 15217-1282
 13451644 +City and School District of Pittsburgh, c/o Goehring, Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13451633 +County of Allegheny, c/o Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 13389189 +First National Bank of PA, c/o AAS Debt Recovery Inc, P.O. Box 129,
 Monroeville PA 15146-0129
 13389195 +First Natl Bk Of Pa, 3320 East State Street, Hermitage, PA 16148-3399
 13389198 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101
 13395551 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13541537 +PNC Bank, National Association, c/o Vitti & Vitti & Associates, P.C., 215 Fourth Avenue,
 Pittsburgh, PA 15222-1707
 13451134 +PNC Mortgage,, a division of PNC Bank,, National Association, 3232 NEWMARK DRIVE,
 MIAMISBURG, OH 45342-5421
 13451645 +Pittsburgh Water & Sewer Authority, c/o Goehring, Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13389201 +Pnc Bank, Po Box 3180, Pittsburgh, PA 15230-3180
 13389200 +Pnc Bank, Po Box 5570, Cleveland, OH 44101-0570
 13389202 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
 13389203 +Professnl Acct Mgmt In, Pam Po Box 391, Milwaukee, WI 53201-0391
 13389205 +Sprint, P.O. Box 660075, Dallas, TX 75266-0075

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2017 02:22:09 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: PRA.COM Sep 19 2017 02:13:00 PRA Receivables Management, LLC, PO Box 41067,
 Norfolk, VA 23541-1067
 13389190 EDI: CITICORP.COM Sep 19 2017 02:13:00 Citibank, CitiCorps Credit Services/Attention: Cen,
 Po Box 20363, Kansas City, MO 64195
 13389191 EDI: CITICORP.COM Sep 19 2017 02:13:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
 Po Box 20507, Kansas City, MO 64195
 13389192 EDI: CITICORP.COM Sep 19 2017 02:13:00 Citibank Usa,
 Citicorp Credit Services/Attn: Centraliz, Po Box 20363, Kansas City, MO 64195
 13389193 +E-mail/Text: kcarter@creditmanagementcompany.com Sep 19 2017 02:22:42 Credit Management Co,
 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 13394263 EDI: DISCOVER.COM Sep 19 2017 02:13:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13389194 +EDI: DISCOVER.COM Sep 19 2017 02:13:00 Discover Fin, Attention: Bankruptcy Department,
 Po Box 3025, New Albany, OH 43054-3025
 13444033 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Sep 19 2017 02:22:55 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13413539 +EDI: OPHSUBSID.COM Sep 19 2017 02:13:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121 SEATTLE, WA 98121-3132
 13396702 +EDI: MID8.COM Sep 19 2017 02:13:00 Midland Credit Management, Inc.,
 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 13389196 +EDI: MID8.COM Sep 19 2017 02:13:00 Midland Funding, 8875 Aero Dr,
 San Diego, CA 92123-2255
 13518799 +E-mail/Text: bknotice@ncmllc.com Sep 19 2017 02:22:31 National Capital Management, LLC.,
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
 13585575 EDI: PRA.COM Sep 19 2017 02:13:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
 cr City and SD of Pittsburgh
 cr PNC BANK, NATIONAL ASSOCIATION
 cr PNC MORTGAGE, A DIVISION OF PNC BANK, NA
 cr Pittsburgh Water & Sewer Authority
 cr* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,
 MEMPHIS, TN 38125-1741
 13413540* +KEYSTONE RECOVERY PARTNERS LLC, SERIES A, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121 SEATTLE, WA 98121-3132
 13389197* +Midland Funding, 8875 Aero Dr, San Diego, CA 92123-2255
 13389199* Nco Fin/55, Po Box 13570, Philadelphia, PA 19101
 13389204* +Professnl Acct Mgmt In, Pam Po Box 391, Milwaukee, WI 53201-0391

District/off: 0315-2

User: dkam
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

TOTALS: 5, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor City and SD of Pittsburgh jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Louis P. Vitti on behalf of Creditor PNC MORTGAGE, A DIVISION OF PNC BANK, NA
tiffany@vittilaw.com, louispvitti@vittilaw.com/Jennifer@vittilaw.com/loismvitti@vittilaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com/acarr@bernsteinlaw.com
Robert B. Marcus on behalf of Plaintiff Victoria R. Urbaniak attnyrobmarcus@yahoo.com
Robert B. Marcus on behalf of Debtor Victoria R. Urbaniak attnyrobmarcus@yahoo.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 11